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Berkshire Community Action Council

All-American dream

First-time homeowners owe gratitude to Berkshires' IDA program

By Jenn Smith

Berkshire Eagle Staff

ADAMS — Five years ago, Brenda Meczywor filed for bankruptcy.

She was trying to raise her family, pay for apartment rentals and battle cancer simultaneously. But the costs became too much.

"I didn't want to, but I had to," Meczywor said.

While working at a Head Start program in North Adams in late 2007, she overheard a presentation about Berkshire Community Action Council's Asset Development program. It teaches and supports low and moderate-income people in managing their finances and building capital toward the purchase of a major asset.

Meczywor wanted a home.

She approached the speaker, the program's director Linda Greenbush, and picked up two applications, one for her daughter and one for herself.

A month ago, at age 49, Meczywor closed on her first house.

"I saw all these foreclosures and thought, 'Am I buying a home, really?' It shows that your dreams can come true," she said.

Meczywor also earned the honor of being the first person to complete the program and buy a home. She is currently employed as a manager at the Wal-Mart store in North Adams.

"I'm very proud. Without her doing all this, we wouldn't have a house. We've been looking for five years," said her husband Matthew, a retiree.

The Community Action Council's Asset Development program includes three services components: a six-week financial literacy course, which reviews topics such as savings to guidelines for home buyers; Volunteer Income Tax Assistance, which offers free tax help for people whose incomes are \$40,000 or less; and Individual Development Account (IDA), a matched savings account which can only be used for the purchase of a major asset.

Participants in the IDA program are given a savings goal of \$1,333 over a period of time. As they make deposits into their accounts, they receive at 3-to-1

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' I saw all these foreclosures and thought, 'Am I buying a

home?

Brenda Meczywor, first-time homeowner '



Darren Vanden Berge / Berkshire Eagle Staff

Brenda and Matthew Meczywor, of Adams, are the first to purchase a home through the Berkshire Community Action Council's Individual Development Account program.

match to their savings. Once they meet the initial goal, they are eligible to receive a full match amount of \$4,000, for a total of \$5,333 toward their major asset purchase.

The local IDA program receives state funding through a \$500,000 grant awarded to the Massachusetts Association for Community Action through the Department of Housing and Community Development.

Currently, the state program can only be used for home buying. Federally funded IDA programs can be used for investments in a home, higher education or a small business.

The additional services offered by Berkshire Community Action Council are funded through the Massachusetts Association for Community Action grant along with local contributions from local United Way chapters and seven Berkshire County banks.

According to public real estate records, Brenda and Matthew Meczywor purchased their Grove Street home, a former two-story duplex built around 1900, for \$135,000.

They have a low-interest, 30-year mortgage through the U.S. Department of Housing and Urban Development.

Brenda said the savings process took a lot of dedication and will, but it was worth it.

"I always thought I was a saver, but I learned to rethink picking up that Dunkin' Donuts coffee and a doughnut on the way to work. You'll be amazed at how much money you could be wasting. It adds up," she said.

Though she graduated from her financial literacy course in August 2007, Brenda said she's still attending classes and has been saving pennies.

"I've filled a piggy bank I got from one of my classes and I have a five-gallon jug that I'm waiting to cash in. I even still have money left over from taxes last year. It feels good," she said.

The Asset Development program at Berkshire Community Action Council is

one of two programs offered in Berkshire County, according to a state directory. The Massachusetts Museum of Contemporary Art in Adams offers a program for artists.

Berkshire Community Action Council program director Linda Greenbush said the agency's North County program has graduated 10 people through the financial literacy course component since late 2007, and currently has five more individuals enrolled. The organization is looking to start a Pittsfield-based one, which may be up and running by the end of the year.

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